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Moody on The Market

Pat Moody

City approves tax break for boutique hotel project downtown

St. Joseph City Commissioners have approved a tax abatement for a boutique hotel project downtown.

At their regular meeting on Monday, commissioners created an Obsolete Property Rehabilitation Act (OPRA) district, consisting of just the one property at 500 Main Street. The building is a former Carnegie Library in St. Joseph; it formerly housed Allegretti Architects, and most recently was used as office space.

Owners Shannon Kutchek and John Kenna are planning to renovate it to make way for a modest and refined hotel.

"We are going to have six rooms, five on the main level, one on the lower level, a 650 square foot speakeasy-style lounge," Kutchek said. "We are going to have a rooftop deck, a north side patio. We're going to heavily landscape the parking lot so that in the future maybe somebody could have a small wedding or an event out there."

Kutchek says the plan is to preserve the building as much as possible, keeping the original bookshelves and woodwork while restoring the floors and skylight. The idea is to make patrons feel like they're staying in a library. In fact, books that were originally in the library there are being purchased from the Maud Preston Palenske Memorial Library and brought back.

Kutchek says this is the seventh building she and Kenna have sought to restore.

"We bought it because we fell in love with the building. We didn't know what we were going to use it for. We feel like it's one of the most historical buildings in all of St. Joe. We have a love of history."

City commissioners said they love the project and approved a 12-year state OPRA tax abatement on the property. That will freeze its property taxes for that time. The OPRA program is intended to help develop blighted or functionally obsolete property. Kutchek said the reduced property taxes will

Continued on page 14

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Marcy ***Simpson***

Executive Director,
Southwestern Michigan Tourist Council

Fun and interesting things to do in Southwest Michigan

Season's greetings!

Holiday Village returns to downtown Bridgman on Saturday, December 14, from 1:00 to 6:00 p.m.

Bring your entire family for a full afternoon and evening of fun including a pet parade down Lake Street, festive activities at local merchants, a Holiday Pop-Up Market inside Immanuel Lutheran (1:00-5:00 pm), the annual tree lighting ceremony with caroling and so much more! The city of Bridgman welcomes you to celebrate the holiday season.

Three Oaks is gearing up for a magical holiday celebration, PrancerPalooza, to commemorate the 35th anniversary of the 1989 film, "Prancer." This beloved film, which was

Continued on page 2

Inserts & Promotions

- Christmas Services Directory
- Dollar General
- Family Fare
- Martin's Super Market
- Rural King

Inserts may vary by zip code

Simpson *Continued from cover*

largely shot in the quaint village, has left a lasting impression on the community. The festivities will kick off on Saturday, December 14 in Three Oaks with a parade, movie screenings, and holiday treats offered by local businesses. Visitors can also snap a photo with a life-sized stuffed reindeer. Director John Hancock, who chose Three Oaks and La Porte as the perfect backdrop for the film, will be in attendance. He credits the supportive community and picturesque scenery for the film's success. The event will also honor residents who appeared in the film, with a Walk of Fame recognizing their contributions. "Prancer" stars Sam Elliott and Rebecca Harrell are expected to attend PrancerPalooza, even participating in the parade. Additionally, the Region of Three Oaks Museum will showcase a miniature replica of Three Oaks used in the film's final shot.

As the holiday season approaches, Three Oaks invites everyone to join in the festivities and celebrate the enduring legacy of "Prancer."

On Saturday, December 14 from 4:00 to 7:00 p.m., the Niles History Center will host a special evening open house. Visitors will have the opportunity to see the Fort St. Joseph Museum and Chapin Mansion all dressed up for the holidays decorated by various individuals and community groups in our theme for the year: "Sweet Holiday Memories." Visitors will also enjoy live music by the Michiana Chamber Orchestra throughout the evening. Admission is free.

Bring family and friends to enjoy a wintery evening with a miniature train ride, festive Christmas lights, and decorations at our historic park, Eden Springs, on Saturdays and Sundays from 5:00 to 8:00 p.m. Train rides are $5.00 per person, kids 3 & under are free and only cash is accepted. Eden Springs aims to preserve, restore, and operate the historic Park through education and entertainment of both children and adults, saving a valuable national historic landmark, providing a family-friendly amusement and entertainment destination to be enjoyed by generations to come.

'Tis the season to revel with the Southwest Michigan Symphony Orchestra. Immerse yourself in an evening of joy, cherished traditions, and a melodic journey through holiday favorites. This festive celebration features the harmonious talents of local performing arts groups, all coming together in a heartwarming showcase of our vibrant and talented community. Held at the Lake Michigan College Mendel Center Jenkins Theatre (formerly Mainstage), the performance begins at 6:30 p.m. on Saturday, December 21.

Take some time for yourself and create a sugar or Himalayan salt body scrub at O & Co. on Saturday, December 28, and Sunday, December 29 at 11:30 a.m. Exfoliate 2024 away while moisturizing your body with coconut oil and essential oils. The session includes instructions and materials to create one 8 oz body scrub with essential oils. Reservations are required, as supplies are limited.

On behalf of myself, Brandi and Sarah, we wish you and your family a very Merry Christmas.

If you would like more information on these and other events and activities in the area, please visit our website at swmichigan.org.

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Photo of the Week

Happy Howl-idays

The 2024 Reindog Parade in downtown St. Joseph

Photo by Patricia Zemola

Please email your favorite photo with a brief description to **Photos@MailMaxOnline.com**
Photos must be horizontal orientation to be considered for Photo of the Week.

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Don ***Stuart***

Humorist

Bitte Verlass Mich Nicht

Should we start by translating that headline? In English, it means "Please do not leave me." It's pertinent to this column because our mutual journey along the path of my Romantic Danube river cruise has FINALLY made it to Austria, and the Danube! And if you leave me, you'll get klatschnass, pitschnass, and tropfnass, which are three ways that German speakers say "soaking wet."

Our first adventure was a visit to Salzburg. (Note: we're still NOT sailing; we bussed to Salzburg. Bussed, as in, rode a motor coach, and not, if you were thinking it, kissing. Although I wouldn't have minded that.)

There are a lot of musical tourist attractions in Salzburg, most having to do with "The Sound of Music" (aka SoM), which was filmed there, and the musical genius, Wolfgang Amadeus Mozart (aka WAM), who was born there.

I've hesitated to actually count all the photos I took having to do with SoM and Mozart, but I'm sure it's in the upper scads. The first one was on the way to Salzburg. We stopped at a town called Mondsee, where we mond-saw the church used to film the SoM scenes of Maria and Captain Von Trapp's wedding. In Salzburg, our shutters were clicking at Mirabell Gardens, where Maria and the Von Trapp kids sing "Do Re Mi"; at the Residenzplatz, where Maria splashes in a fountain while singing "I Have Confidence in Me"; and at----

I just realized – I'm making you sit through my vacation photos without actually showing them. Maybe Farrell and Head will give me a special section next week where I can share all of them?!

Now let's talk Mozart! His story is told at many Salzbrug sites. But due to time constraints, we only toured his gebertshaus, aka birthplace, where he lived for roughly the first half of his short life. It was cool to see objects that belonged to him, including a small piano where – who knows? – perhaps he toyed with ideas for a musical about a postulant who marries a sea captain with seven children?

One sees images of Mozart everywhere in Salzburg, especially in – of course! - candy stores. They sell confections in foil wrappers featuring his portrait. They're called Mozartkugeln. It's a bonbon made of marzipan, pistachios, nougat and dark chocolate. (Mozartkugeln translates to "Mozart ball." According to a biography I read, Mozart was VERY fond of, um, "potty humor"; he probably would've had, well, a ball riffing on Mozart balls.)

Speaking of food. . .we lunched at the oldest restaurant in Europe, in business since the year 803! It's called St. Peter Stiftskulinarium. The food was pretty good, the atmosphere was lovely, but we were served no dessert – they Stiftsed us on Mozartkugeln.

No matter, we figured we'd get our chocolate fix at the famous Sacher Café, home of the Original Sacher-Torte, made of butter, sugar, eggs, chocolate, flour, apricot jam, and dark chocolate glaze – yum! We got there about 20 minutes before our "back-on-the-bus" deadline. We ordered a torte and tea, and politely mentioned our time crunch to our server, who said, "I will try."

She didn't.

Fact is, we never even saw her again! I knew I should have begged her, "Bitte verlass mich nicht!"

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Christmas Service Directory

of Southwest Michigan

Jesus is the Reason for the Season

Josh
Bishop

Pastor

He Comes to Receive Our Thanks

How can we thank God enough for you in return for all the joy we have in the presence of our God because of you?
1 Thessalonians 3:9

Have you ever waited excitedly for someone's arrival? Maybe your spouse who was away on a trip. A son or daughter or grandchild that you have not seen for far too long. A friend separated from you over the years. But now the time has come, and they will arrive any moment. You feel joy. Excitement. Expectation.

When the apostle Paul wrote the words of today's Bible passage, he was writing to a group of people he had only met briefly. Persecution forced him to move on from their city. But an amazing thing happened. The gospel changed hearts. People came to faith. Paul could have been tempted to pat himself on the back for the great work he accomplished in a short amount of time. Instead, he thanked God. While the gospel had brought joy to these new believers, Paul received joy in return for their faith. And he thanked God for it.

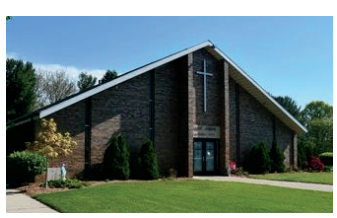
There is much excitement in our world as Christmas approaches. And much of that excitement also has little or nothing to do with the arrival of the Savior. Let Paul's words be our guide this time of year: "How can we thank God enough?"

The answer to that is, we can't. Not really. How can we truly thank God enough for sending us a Savior? For bringing us the joy of forgiveness? The hope of eternal life? For a Son born to take on our sins so that he can save us? No, we can't ever thank God enough.

But what we can do, is take some time to thank God for all the joy we have as we prepare our hearts for the birth of the Christ.

Prayer: Father in heaven, thank you for the gift of your Son. During this busy time of year, keep my head and heart focused on my Savior. Amen.

Submitted by Pastor Josh Bishop
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.What AboutJesus.com



St. Joseph South Catholic Church
5353 South Roosevelt Road
Stevensville (269) 983-1575
www.stjoestjoe.church

Join us for our Christmas Masses in Stevensville! Christmas

Vigil, December 24: 4:00 and 6:00 PM
Christmas, December 25: Midnight, 9:00 AM, and 11:00 AM

***

Christmas day Mass will also be held at 9:00 AM at St. John's, 600 Columbus Ave, Benton Harbor

[Please note that our downtown church is closed for renovations]

Holiday Worship

St. Paul's Lutheran Church
2673 W John Beers Rd - Stevensville

- Children's Christmas Service: Friday, December 20, 6:30 p.m.
- Christmas Eve Worship: Tuesday, December 24, 4:30 or 6:30 p.m.
- Christmas Day Worship: Wednesday, December 25, 10:00 a.m.
- Sunday Christmas Worship: December 29, 10:00 a.m.
- New Year's Eve Worship: Tuesday, December 31, 4:30 p.m.
- Epiphany Worship: Sunday, January 5, 8:00 or 10:30 a.m.
  Monday, January 6, 6:30 p.m.

First Congregational Church
2001 Niles Ave., St. Joseph, MI
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5:30 p.m. & 8:00 p.m.
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Dec 22 | 10AM

CHRISTMAS EVE
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Christmas
at First Church

Christmas Eve Eve:
Monday, December 23rd

St. Joseph 2627 Niles Ave 4:00pm & 5:30pm

Christmas Eve:
Tuesday, December 24th

St. Joseph	2627 Niles Ave	4:00pm & 5:30pm
Benton Heights	990 N. Euclid	4:00pm (Spanish) & 5:30pm (English)
Stevensville	5767 Red Arrow Hwy	4:00pm & 5:30pm
Eau Claire	6550 Keigley St	4:00pm & 5:30pm

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Christmas Eve December 24, 2024

Church of the Mediator
5:00 p.m. Christmas Carols
5:30 p.m. Candlelight Mass

St. Augustine of Canterbury
5:00 p.m. Festive Eucharist

St. Paul's Church
8:30 p.m. Music
9:00 p.m. Candlelight Mass

Christmas Day December 25, 2024

Church of the Mediator
10:30 am Morning Prayer
via Zoom: https://us02web.zoom.us/j/2694696794

St. Paul's Church
10:00 a.m. Morning Mass in the Chapel

Regular Sunday Services
Church of the Mediator – Services at 10:30 a.m.
14280 Red Arrow Hwy, Harbert

St. Augustine of Canterbury – Services at 10:00 a.m.
1753 Union Ave., Benton Harbor

St. Paul's Church – Services at 10:00 a.m.
914 Lane Dr, St Joseph

CELEBRATE CHRISTMAS
with Pathway

DECEMBER 15
"Celebrate the Dawn of Hope"
10AM Cantata with Choir & Orchestra
Catered meal following!

DECEMBER 22
"Celebrate Love"
9AM Traditional & 11AM Modern

DECEMBER 22
"Celebrate the Messiah"
6:30PM Modern with Worship Band
Cookies after!

DECEMBER 24
"Celebrate Christmas Around the World"
7PM Family Service & Kids' Program

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SIEMANS IN BRIDGMAN

Ford Get Holiday Ready SALES EVENT

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SIEMANS DISCOUNT.....- 11,730
SALE PRICE FOR EVERYONE

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Avalanche, Leather Seats, XLT Sport Appearance Package, Tow/Haul Package, Mobile Office Package, XLT Black Appearance Package, 18 Inch Gloss Black Wheels, 3.73 Locking Rear Axle, 3.5 PowerBoost Full Hybrid Engine, Heated Seats, Power Sliding Rear Window, and Much More! F24171

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RETAIL CUSTOMER CASH**.....- 1,750
TRADE-IN ASSISTANCE**.....- 1,000
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TRUCK CONQUEST CASH***.....- 2,000
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SIEMANS DISCOUNT.....- 5,052
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(*MUST QUALIFY)

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Oxford White, Cloth Seats, Power Outlet, Trailer Brake Controller, Dual Batteries, Long Arm Power Heated Mirrors, SYNC 3, Rockport 12 Foot Box, and Much More! F24127

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SIEMANS DISCOUNT.....- 3,260
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SIEMANS DISCOUNT - 6,655
AS LOW AS

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MSRP.....$74,950
ADD FOR WABASH ALUMINUM BOX +28,567
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SIEMANS IN BRIDGMAN

WRAP UP THE YEAR SALES EVENT

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SIEMANS DISCOUNT.....- 365
NATIONAL RETAIL CONSUMER CASH - 500
RETAIL BONUS CASH.....- 2,500
NATIONAL HOLIDAY BONUS CASH - 1,500
SELECT INVENTORY BONUS CASH - 2,000

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MILITARY OR FIRST RESPONDER BONUS CASH* - 500

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(*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)

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MSRP.....$45,185
SIEMANS DISCOUNT.....- 1,190
NATIONAL HOLIDAY BONUS CASH - 500
NATIONAL RETAIL CONSUMER CASH - 7,500

SALE PRICE FOR EVERYONE $35,995

SFS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $33,495

(*MUST QUALIFY/ MUST FINANCE THRU CHRYSLER CAPITAL)

2024 RAM 1500 CREW CAB 4X4

Flame Red, 5.7 V8 HEMI Engine, 6.5 Foot Bed, Anti-Spin Rear Axle, Touchscreen Radio, Rear Back-Up Camera, and Much More! C24161

MSRP.....$48,390
SIEMANS DISCOUNT.....- 1,637
NATIONAL STANDALONE 15% BELOW MSRP - 7,258

SALE PRICE FOR EVERYONE $39,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $38,995

(*MUST QUALIFY)

2024 JEEP GRAND CHEROKEE ALTITUDE 4X4

Bright White, 20 Inch Gloss Black Painted Aluminum Wheels, Heated Steering Wheel, Heated Front Seats, Remote Start, Power Liftgate, Wireless Charging Pad, Adaptive Cruise Control, Active Lane Management, Blind Spot and Cross Path Detection, and Much More! C24087

MSRP.....$48,080
SIEMANS DISCOUNT.....- 85
MIDWEST BC BONUS CASH**.....- 500
NATIONAL HOLIDAY BONUS CASH - 1,500
RETAIL BONUS CASH.....- 2,500

SALE PRICE FOR EVERYONE $43,495

NATIONAL FORD CONQUEST BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $40,995

(*MUST QUALIFY/**RESIDENCY RESTRICTIONS MAY APPLY)

2024 CHRYSLER PACIFICA TOURING L

Bright White, S Appearance Package, Dual Panel Sunroof, 20 Inch Wheels, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Lane Departure Warning, Parksense Rear Park Assist, Remote Start, 10 Inch Touchscreen, and Much More! C24122

MSRP.....$48,485
SIEMANS DISCOUNT.....- 800
RETAIL BONUS CASH.....- 2,000
BONUS CASH.....- 1,500
NATIONAL HOLIDAY BONUS CASH - 500
NATIONAL SELECT INVENTORY BONUS CASH - 1,190

SALE PRICE FOR EVERYONE $42,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $41,995

(*MUST QUALIFY)

2024 RAM 1500 QUAD CAB BIG HORN 4X4

Diamond Black Crystal, Cloth Bucket Seats, Night Edition, 20 Inch Black Aluminum Wheels, Anti-Spin Rear Axle, Remote Start, Rear Power Sliding Window, Power Seat, Heated Steering Wheel, Heated Front Seats, Navigation, 12 Inch Touchscreen, Parksense Front and Rear Park Assist, and Much More! C24005

MSRP.....$55,615
SIEMANS DISCOUNT.....- 3,778
NATIONAL 15% OFF CONSUMER CASH - 8,342

SALE PRICE FOR EVERYONE $43,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS $42,995

(*MUST QUALIFY)

2023 RAM 3500 REGULAR CAB 4X4 DEMO

Bright White, Heavy Duty Snow Plow Prep Group, Chrome Appearance Group, Heated Mirrors, Windows and Locks, Rear Sliding Window, Clearance Lamps, Trailer Brake Controller, Touchscreen Radio, Instrument Panel Auxiliary Switches, Weather Guard Aluminum Toolbox, Back Rack, and Much More! C23207

MSRP.....$59,630
ADD FOR WEATHER GUARD TOOLBOX & BACK RACK + 3,987
SUBTOTAL.....$63,617
SIEMANS DEMO DISCOUNT.....- 14,122
ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT** - 500

AS LOW AS $48,995

(**BUSINESS OWNERS ONLY)

2023 JEEP WRANGLER UNLIMITED RUBICON 4XE

20th Anniversary Edition! Sting Gray, Nappa Leather Seats, Black 3 Piece Hardtop, Integrated Off Road Camera, Tru-Lok Front and Rear Axle, Navigation, Trailer Tow and Heavy-Duty Electrical Group, Mesh Sunbonnet Top, Cargo Tub Liner, and Much More! C23181

MSRP.....$75,085
SIEMANS DISCOUNT..- 14,090

AS LOW AS $60,995

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WAS $56,994

2022 GMC 2500 AT4 CREW CAB 4X4

NOW $53,780

6.6 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 77K Miles, Running Boards, Bedliner, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Climate Control, Back-Up Camera, Remote Keyless Entry System, Very Nice! Ebony Twilight Metallic, C25003A

WAS $24,749

2020 JEEP GRAND CHEROKEE LIMITED 4X4

NOW $23,728

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Power Sunroof, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Walnut Brown Metallic, C24131A

WAS $35,995

2022 CHRYSLER PACIFICA LIMITE

NOW $33,998

3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theatre Group, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, 360 Degree Surround View Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Bright White, U24137

MANAGER'S

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ENTIRE INVENTORY OF PRE-OWNED

WAS $32,995

2018 FORD F-150 XLT SUPERCREW 4X4

NOW $30,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, 83K Miles, Chrome Step Bars, XLT Chrome Appearance Package, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Slide Rear Window, CD-Player, Back-Up Camera, Max Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ruby Red Metallic, S24002A

WAS $22,964

2020 HONDA CIVIC EX HATCHBACK

NOW $22,490

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sonic Gray Pearl, C23132A

WAS $42,995

2024 MAZDA CX-90 TURBO PREFERRED PLUS AWD

NOW $40,995

3.3 Engine, 8 Speed Automatic, Alloy Wheels, Less Than 6K Miles! Power Leather Heated Front Seats, 2nd Row Captain's Chairs, 3RD Row Seating, Auto Climate Control, Power Sunroof, Wireless Phone Charger, Blind Spot Monitor, Cross Traffic Alert, Lane Keep Assist, Lane Departure Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Rhodium White Premium, S24005

WAS $36,443

2021 RAM 1500 BIG HORN QUAD CAB 4X4

NOW $32,995

5.7 V8 HEMI Engine, 8 Speed Automatic, 20X9.0 Premium Paint/Polish Wheels, 35K Miles, Bedliner, Night Edition, Power Driver's Seat, Heated Deluxe Cloth Bucket Front Seats, Heated Steering Wheel, Touchscreen Display, Front and Rear Park Assist, Back-Up Camera, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Balance of Factory Warranty! Bright White, C24173A

WAS $37,865

2022 FORD EXPLORER XLT 4X4

NOW $33,409

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Evasive Steering Assist, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U24094

WAS $53,124

2023 JEEP WRANGLER UNLIMITED RUBICON 4X4

NOW $45,988

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Remote Start, Navigation, Black 3-Piece Hard Top, Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Sting-Gray, C24132A

WAS $34,832

2018 JEEP WRANGLER RUBICON 4X4

NOW $32,746

3.6 V6 Engine, 6 Speed Manual Transmission, Less Than 8K Miles! Convertible Soft Top, Climate Control, Power Windows and Locks, Cruise Control, Back-Up Camera, Black Clearcoat, F24183A

WAS $36,595

2021 FO XL SUPERC

NOW $

2.7 V6 Ecoboost Engine, 10 Speed Miles, Bedliner, Running Boards, Na SYNC 4, Reverse Sensing System, Ba System, Ford Certified!

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WAS $34,526

2022 FORD EXPLORER XLT 4X4

NOW $32,928

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Iconic Silver, U24127

WAS $41,980

2021 FORD F-150 XLT SPORT SUPERCREW 4X4

NOW $39,963

2.7 V6 Ecoboost Engine, 10 Speed Automatic, 6 Spoke Gloss Black Wheels, 26K Miles, Bedliner, Running Boards, Remote Start, SYNC 4, Power Heated Front Seats, Twin Panel Moonroof, Power Sliding Rear Window, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Class IV Trailer Hitch, Remote Keyless Entry System, Ford Certified! Velocity Blue Metallic, U24133

WAS $32,682

2019 RAM 1500 REBEL CREW CAB 4X4

NOW $30,932

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Bedliner, Remote Start, Navigation, Power Driver's Seat, Power Adjust Wheels, Heated Steering Wheel, Heated Front Seats, Touchscreen Display, CD-Player, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Diamond Black Crystal, C23219B

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WAS $49,598

2021 FORD F-150 TREMOR SUPERCREW 4X4

NOW $48,541

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Alloy Wheels, 31K Miles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Auto Climate Control, B&O 8 Speaker Sound System, Lane Keeping System, Pre-Collision Assist, Post-Collision Braking, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24219A

WAS $30,766

2021 HONDA ACCORD SPORT SEDAN

NOW $27,320

2.0 Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, U24096

WAS $24,995

2021 HONDA CIVIC SPORT HATCHBACK

NOW $22,995

1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 35K Miles, Power Windows and Locks, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Platinum White Pearl, M24040A

WAS $38,938

2021 FORD MUSTANG GT COUPE

NOW $36,677

5.0 V8 Engine, 10 Speed Automatic, Ebony Black Painted Aluminum Wheels, Less Than 10K Miles! Remote Start, Black Accent Package, Power Front Seats, Blind Spot Monitor, Lane Keeping Assist, Front Collision Mitigation, Reverse Park Assist, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, U24075A

RD F-150 CREW 4X4

31,758

Automatic, Aluminum Wheels, 51K vigation, STX Appearance Package, ck-Up Camera, Remote Keyless Entry Agate Black, U24098

WAS $23,353

2021 FORD BRONCO SPORT BIG BEND 4X4

NOW $20,497

1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 90K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Carbonized Gray Metallic, U24061B

WAS $51,963

2022 FORD F-150 LARIAT SUPERCREW 4X4

NOW $48,994

5.0 V-8 Engine, 10 Speed Automatic, 20" Chrome-Like PVD Wheels, 30K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Twin Panel Moonroof, Dual Climate Control, B&O Sound System, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24111

WAS $36,759

2021 RAM 1500 LARAMIE CREW CAB 4X4

NOW $32,528

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 110K Miles, Security Cover, Bedliner, Running Boards, Sport Performance Hood, Remote Start, Navigation, Night Edition, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Dual Pane Sunroof, Heads-Up Touchscreen Display, Wireless Charging Pad, 19 Speaker Harman Kardon Sound, Adaptive Cruise Control, Surround-View Camera, Ram Box Cargo Management, Remote Tailgate Release, Remote Keyless Entry System, Granite Crystal Metallic, C24037A

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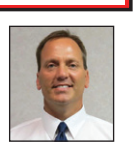
Dan Zarobsky

Dennis Varo

Greg Kantauskas



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2017 RAM 1500 LARAMIE CREW CAB 4X4

NOW $20,995

5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 177K Miles, Pickup Bed Cab, Running Boards, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Power Sunroof, Rear Power Slide Window, Touchscreen Display, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Delmonico Red Pearlcoat, C24059B

2012 FORD F-250 KING RANCH CREW CAB 4X4

NOW $59,995

6.7 Power Stroke V-8 DIESEL, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Wireless Charging Pad, Pre-Collision Assist, Back-Up Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System. Oxford White, F24329A

2021 FORD RANGER XLT SUPERCREW 4X4

NOW $32,995

2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 47K Miles, FX4 Off-Road Package, Bedliner, Running Boards, Trailer Tow Package, Sport Appearance Package, Auto Climate Control, Front Collision Mitigation and Warning, Back-Up Camera, Remote Keyless Entry System, Ford Certified! U24082A

2022 RAM 2500 POWER WAGON CREW CAB 4X4

NOW $54,995

6.4 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 50K Miles, Bedliner, Remote Start, Power Driver's Seat, Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Billet Silver Metallic, C24175A

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2017 FORD FUSION TITANIUM HYBRID

NOW $17,995

2.0 Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 66K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, CD Player, Back-Up Camera, Remote Keyless Entry System, Burgundy Velvet Metallic, M25001B

2021 LINCOLN CORSAIR AWD

NOW $29,995

2.0L Turbocharged I-4 Engine, 8 Speed Automatic Transmission, 30,932 Miles, Voice-Activated Navigation, Heated Steering Wheel, Heated Seats, Power Liftgate, Balance of Factory Warranty! Pristine White, U24155

2020 CHEVY SILVERADO 1500 LT 4X4

NOW $40,995

Trail Boss, 5.3L V8, Automatic, 61,000 Miles, Power Drivers Seat, Heated Seat, Remote Start, Black, U24148

2021 LINCOLN CORSAIR AWD

NOW $30,995

2.0L Turbocharged I-4 Engine, 8 Speed Automatic Transmission, Only 11,416 Miles! Voice-Activated Navigation, Heated Steering Wheel, Heated Seats, Power Liftgate, Balance of Factory Warranty! Silver Radiance, U24158

2012 TOYOTA CAMRY SE SEDAN

NOW $9,400

2.5L 4 Cylinder, Automatic, Aluminum Wheels, 158,000 Miles, Power Windows, Power Locks, Cruise/Tilt, Air, Power Drive Seat, AM/FM/CD, Barcelona Red, F24231B

2021 RAM 1500 BIG HORN CREW CAB 4X4

NOW $38,995

5.7L Hemi, Automatic, 31,232 Miles, Big Horn Level 2 Equipment Group, Aluminum Chrome Clad Wheels, Heated Seats, Heated Steering Wheel, Plus Much More, Balance of Factory Warranty! Diamond Black Crystal Pearl, M25007B

2022 FORD EDGE TITANIUM AWD

NOW $30,995

2.0L Ecoboost, 8 Speed Automatic Transmission, Aluminum Wheels, 31,628 Miles, Leather Seats, Panoramic Vista Roof, Heated Seats, Heated Steering Wheel, Class II Trailer Tow Package, Ford Certified! Forged Green, U24157

2022 CHEVY EQUINOX LT AWD

NOW $25,799

1.5 Engine, 6 Speed Automatic, Aluminum Wheels, Only 23K Miles! Remote Start, Navigation, Power Driver's Seat, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Cherry Red Balance of Factory Warranty!, U24149

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2023 JEEP GLADIATOR MOJAVE 4X4

NOW $49,995

3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 800 Miles! Running Boards, Bedliner, 3-Piece Hardtop, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Jeep Certified! Firecracker Red, C24183A

2013 FORD F-150 4X2 SUPERCAB XLT

NOW $17,995

3.7L V6 FFV Engine, 6 Speed Automatic Transmission, Only 62,620 Miles! XLT Convenience Package, Power Drivers Seat, XLT Chrome Package, Power Windows, Power Locks, Cruise/Tilt, Air, Ingot Silver Metallic, C25006A

2022 FORD F-150 RAPTOR SUPERCREW 4X4

NOW $74,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 11K Miles! Bedliner, Running Boards, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2ND Row Heated Seats, Wireless Charging Pad, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, 360 Degree Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24087B

2022 CHEVY SUBURBAN RST 4X4

NOW $59,995

5.3 V8 Engine, 10 Speed Automatic, Aluminum Wheels, 68K Miles, Running Boards, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheels, 2ND Row Heated Seats, Dual Pane Moonroof, Wireless Charging Pad, Lane Change Alert with Side Blind Zone Alert, Rear Cross Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Summit White, M24125A

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2021 JEEP RENEGADE LIMITED 4X4

NOW $23,500

1.3 Engine, 9 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Bikini Metallic, U24139

2010 AUDI A5 PREMIUM CABRIOLET

NOW $10,816

2.0 Engine, CVT Automatic, Aluminum Wheels, Only 83K Miles! Power Front Seats, CD-Player, Power Convertible, Power Windows and Locks, Remote Keyless Entry System, Ice Silver Metallic, U24143

2021 FORD EDGE TITANIUM AWD

NOW $32,826

2.0 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Climate Control, Panoramic Vista Roof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Lithium Gray, U24134

2021 FORD F-150 XLT SUPERCREW 4X4

NOW $36,930

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 72K Miles, Security Cover, Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, MAX Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F24165A

2022 FORD F-150 XLT SUPERCREW 4X4

NOW $36,995

3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 90K Miles, Security Cover, Bedliner Running Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Power Adjust Pedals, Blind Spot and Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, MAX Trailer Tow Package, Remote Keyless Entry System, Agate Black Metallic, C24012A

2021 JEEP RENEGADE LATITUDE 4X4

NOW $22,995

2.4 Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Jeep 80th Anniversary Edition, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Alpine White, F24165H

2019 FORD F-150 KING RANCH SUPERCREW 4X4

NOW $36,949

3.5 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 70K Miles, Security Cover, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Front Collision Mitigation, Reverse Sensing System, 360 Degree Camera, Remote Keyless Entry System, Blue Jeans, U24138

2017 CHEVY TRAVERSE LT AWD

NOW $13,995

3.6 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 115K Miles, Power Driver's Seat, Heated Steering Wheel, Heated Front Seats, 3RD Row Seating, CD-Player, Back-Up Camera, Remote Keyless Entry System, Summit White, C24184A

2023 FORD F-150 RAPTOR SUPERCREW 4X4

NOW $77,995

3.5 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 21K Miles, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Wireless Charging Pad, Adaptive Cruise Control, Front Collision Mitigation, Driver Monitoring, Rear Collision Mitigation, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Avalanche, F23342A

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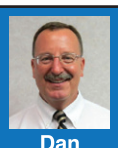
Alisha Danneffel


Dan Zarobsky

Dennis Varo

Greg Kantauskas

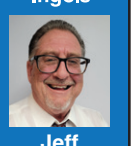
Jonathan Ingels

Jim McLean

Jon Weber

Tim Place

Bob Betker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Moody *Continued from cover*

help her and Kenna recoup some of the estimated $600,000 project cost and get the hotel on its feet.

Kutchek says the goal is to be finished with the work to the building by the end of the summer.

LMC's annual gala auction planned for March 1

One of the region's most popular, successful and enduring major fund-raising events is being planned once again for March 1, 2025. Many attendees automatically circle the date on their calendar and work to make sure their Spring Break vacations don't conflict with it. It's the LMC Auction -- a night of fun, fellowship, food and beverages, fundraising, and some high-energy musical entertainment.

For more than 30 years, the Lake Michigan College Student Benefit Auction (as it is formally known) has provided much-needed scholarship support for students who might not otherwise be able to attend college. More than $5 million has been raised for the Scholarship Endowment Fund, with more than $200,000 in student scholarship funds available last year.

The entertainment this year is by The 1985: Totally 80's Mixtape Live! The event description follows:

"Turn back time with the Midwest's RADDEST retro dance party band. The 1985 is a TRIBUTE to the best of 80's rock, pop, new wave, rap and metal, covering artists like Prince, Journey, Madonna, Poison, Michael Jackson, Bon Jovi, Joan Jett, Def Leppard, Blondie and more! Lights, videos, costumes and choreography all come together for an immersive, totally 80's music experience that keeps you partying like its 1985!"

Tickets tables are available for purchase until February 10 or until registration is full. Reach out to Lake Michigan College through their website lakemichigancollege.edu/support/auction for tickets and more information.

Doug Schaffer, LMC's Vice President of Advancement & Community Impact says that besides individual tickets for the big night, sponsorship by local businesses is a key to the LMC Auction's long record of success supporting the college.

"Sponsorships are the key to meeting our fundraising goals. You and/or your company name will be displayed prominently."

Feeling lucky? Only 300 raffle tickets will be sold at $100 each, so your odds of winning are excellent. The top prize is $10,000, second prize $1,000, and third prize $500.

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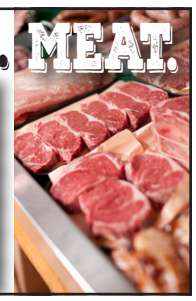

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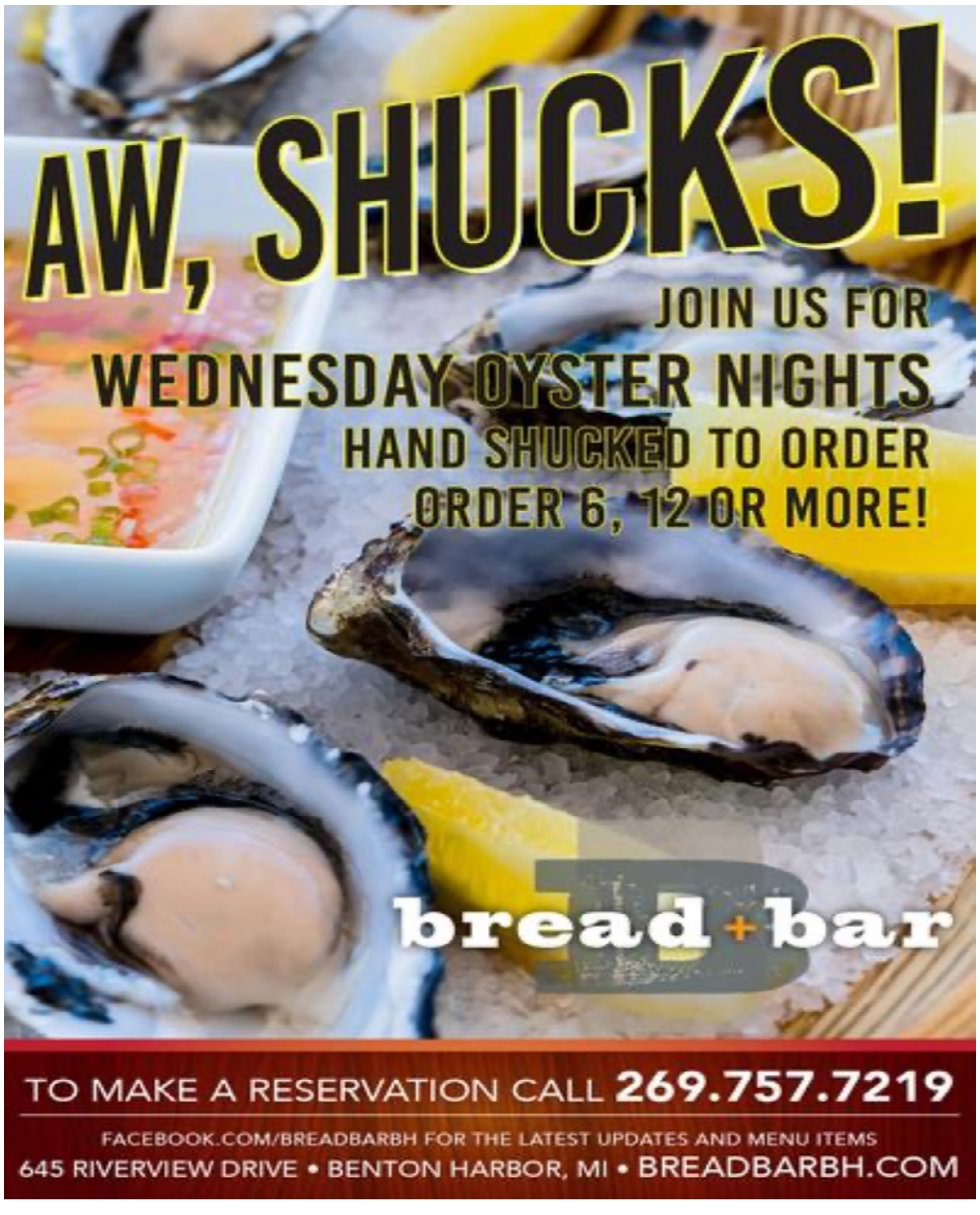

Benton Harbor's Joique Bell sees early success with Parlay Detroit

If you find yourself in downtown Detroit looking for a good place to eat that has strong ties to Benton Harbor, you might consider Joique Bell's new sports bar, Parlay Detroit.

The former Detroit Lions player and Benton Harbor native opened the new sports bar/restaurant/cigar bar in mid-November. Since then, he and his co-owners (a mix of attorneys and silent investors) have been promoting it as a great place to watch the Lions (of course), Monday Night Football, other NFL matchups, boxing events (the grand opening featured the Tyson-Paul bout), the Detroit Red Wings, and any other major sporting event.

Located at 1260 Washington Boulevard in Detroit (in the former Detroit Beer Exchange), Parlay Detroit promises, "an elevated food menu, exquisite cocktails, and a luxe ambience. This is where great taste meets all the game day vibes."

To call it just another sports bar misses the point. The space is listed at 11,000 square feet, the interior is elegant, and the menu is curated with both the sophisticated and the non-foodie in mind. For starters, the choices include buffalo wontons, loaded house-made kettle chips, truffle herb fries, wasabi salt fries with chili crisps, chargrilled oysters, and crispy confit chicken wings.

A sample of the social media reaction since the November 15 opening appears positive:

"Parlay has completely changed the "sports bar" experience. Such a sophisticated vibe, and I definitely plan on coming back for happy hour or just a nice evening out."

"A really wonderful addition to downtown Detroit. A TV greets you anywhere you turn your head - a game is never too far to watch and enjoy. The food menu is creative and diverse from your typical bar du jour to a more curated and defined taste (whole red snapper!!)."

"Awesome atmosphere, great food and very elegant set-up. The best sports bar/restaurant in metro Detroit!"

While we have not yet personally tried the establishment, it appears headed in the right direction. Moody on the Market offers its ongoing congratulations to Joique Bell for continuing to invest in Michigan. We look forward to following your continued success!

Pat Moody
Publisher, MoodyOnTheMarket.com
moody@wsjm.com
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Sarah **Spoonholtz**

Regional Director,
SMR Chamber

Now Seeking Nominations!

It's that time of year again for us to pause, reflect, and celebrate! For some of us, simply making it through the year is enough of a reason to cheer, but many of you have done some huge and incredibly impactful things that we'd like to recognize.

As 2024 draws to a close and we wrap up our 70th year celebration, the **Southwest Michigan Regional Chamber** is seeking nominations for the **2025 Business Recognition Awards**. Nominations will be accepted through Tuesday, **January 7th** with winners will be selected during live voting by their peers at the 2025 Business Recognition Event on **February 21st**. We want to hear from you who those outstanding individuals and businesses are that have made an impact in and around our community over the last year.

Here's our full category list for the 2025 Chamber Awards:

Business Focused:

• **Economic Impact Award:** A local enterprise that has made significant contributions to the economic vitality of the region through business growth, job creation, investment in infrastructure, and participation in other endeavors that benefit that community and its residents. The company must also exemplify excellent corporate citizenship by giving back to the community in which it operates and possess a corporate culture that enhances the lives of its employees.

• **Small Business of the Year Award:** A local small business that stands out for developing an outstanding, growing business; offering innovative product(s) and/or services, increasing jobs, increasing sales, overcoming adversity, and for making significant community contributions. The applicant for this award should be the highest-ranking person in the company.

• **Non-Profit Excellence Award:** A 501(c)3 organization that demonstrates excellence in providing a service to our community and/or in advocating, enabling, and empowering an underserved, underrepresented or disadvantaged population in our area.

• **Best New Business:** A new stand-out business in Southwest Michigan that is between 6 months and 2 years old, has demonstrated levels of excellence in their product category and in providing service to the community.

• **Community Placemaking Award - New for 2025:** This award honors and recognizes a community in Berrien, Cass, or Van Buren Counties that has undergone efforts to improve and transform their community through innovative and impactful placemaking projects. Projects can be a mix of spaces that bring people together, new downtown developments, neighborhood enhancements, streetscapes and beautification projects but all must enhance the lives of residents. Nominations must be for communities not organizations.

Individual Focused:

• **Rising Star Award:** An award that recognizes and celebrates the accomplishments of a highly motivated, emerging leader in the community. Nominees should demonstrate excellence, creativity, and show initiative/leadership in their industry, company, or profession.

• **The Pat Moody Award:** An award that recognizes an individual who has made their mark in the community. Nominees should be an established presence with over 10 years in Southwest Michigan and exemplify customer and community service.

The eighth and final award the Chamber will be presenting is the **Ambassador of the Year Award** which goes to a Chamber Ambassador who has gone above and beyond in 2024. By doing so, this Ambassador has helped not only the Chamber thrive, but their members as well.

Full criteria for each award and the nomination submission form can be found online at: bit.ly/BRBAwards2025.

Each award has proven to be meaningful and relevant to the Southwest Michigan Regional Chamber's respective community and business members. Nominations can be submitted by anyone; however, nominees must be members in good standing with the Chamber in order to be eligible for recognition.

Full details regarding the 2025 Business Recognition Annual Meeting & Awards Ceremony, including the keynote speaker and ticket sales will be announced at a later date.

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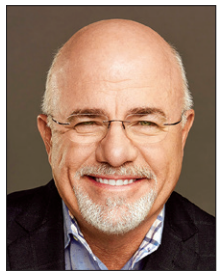
For more information on this and other Chamber events, head to our website www.smrchamber.com or feel free to connect with me directly at sspoonholtz@smrchamber.com or 269-932-4040. See you this winter in Southwest Michigan!



Dave **Ramsey**

Financial Expert
The Ramsey Show

Dave Says

The Unexpected is Always Lurking

Dear Dave,

When I leave my job in two or three years, I'll still have a good income of around $80,000 thanks to my pension. I talked with my wife recently about us not needing an emergency fund with a continuing steady income like this, but she thinks we should still have money set aside strictly for emergencies. I think we would be fine with my pension and our other investments, but she says a fund set aside strictly for the unexpected would make her feel safer. What are your thoughts?

Barrett

Dear Barrett,

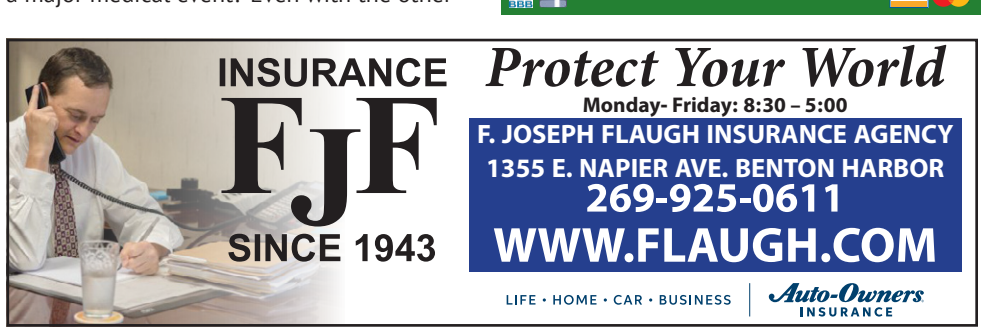
I always recommend folks have an emergency fund of three to six months of expenses. Put it in a good money market account with check writing privileges and a decent interest rate. That way, your money will work for you a little bit until it's needed.

I know a good pension can feel really solid. But there's always the possibility of lost income or very large, unexpected expenses. Life can take a big financial chunk out of you at any time. What if one, or both of you, have a major medical event? Even with the other investments you mentioned, you should have an emergency fund. Period.

In your case, you could probably lean toward three months of expenses in your emergency fund. If it were me, I'd go ahead and make it a full six months of expenses. Trust me, a fully funded emergency fund will make both of you feel better. It can turn a disaster into nothing more than an inconvenience.

— Dave

** Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*



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LAKE CHARTER TOWNSHIP
BERRIEN COUNTY, MICHIGAN
NOTICE OF ORDINANCE SUBMITTAL

PLEASE TAKE NOTICE that the following is the text a proposed ordinance which was received for the first reading by the Lake Charter Township Board of Trustees at its regular meeting held November 19, 2024.

THE CHARTER TOWNSHIP OF LAKE DOES HEREBY ORDAIN AS FOLLOWS:

Section 1. Amendment.
Ordinance Number 94-1 of the Township is hereby amended in its entirety to read as follows:

MICHIGAN GAS UTILITIES FRANCHISE
AN ORDINANCE TO AMEND ORDINANCE NUMBER 94-1 IN ITS ENTIRETY TO GRANT MICHIGAN GAS UTILITIES CORPORATION, A DELAWARE CORPORATION, ITS SUCCESSORS AND ASSIGNS, THE RIGHT, POWER, AUTHORITY AND PERMISSION TO USE THE HIGHWAYS, STREETS, ALLEYS AND OTHER PUBLIC PLACES OF THE TOWNSHIP FOR THE PURPOSE OF LAYING AND MAINTAINING GAS PIPES, MAINS, CONDUITS, VALVES, DRIPS AND ALL NECESSARY APPURTENANCES IN, UNDER AND ALONG THE HIGHWAYS, STREETS, ALLEYS AND OTHER PUBLIC PLACES OF THE TOWNSHIP, AND THE RIGHT, POWER AND PERMISSION TO CONDUCT AND OPERATE A GENERAL GAS BUSINESS AND DISTRIBUTION SYSTEM IN THE TOWNSHIP OF LAKE FOR A PERIOD OF THIRTY (30) YEARS.

Section 1. Grant of Franchise to Use Highways, Streets, Alleys and Public Places. The Township hereby grants to Michigan Gas Utilities Corporation, a Delaware corporation (the "Grantee"), its successors and assigns, a franchise to use the highways, streets, alleys and other public places of the Township, for the purpose of constructing, maintaining and operating a gas distribution system with full right, power and authority to establish, construct, maintain, extend and operate a plant, stations, mains, pipes, conduits, valves, drips and all other appurtenances, apparatus and appliances within the jurisdictional boundaries of the Township for the purpose of supplying and distributing to the Township and its inhabitants gas for heating and other purposes and, for such purposes, to enter upon and use the highways, streets, alleys, and public lands of the Township and lay, maintain, operate, repair and extend therein, through and thereunder such mains, pipes, conduits, valves, apparatus, appliances and other appurtenances as may be necessary and proper for the distribution of gas throughout and beyond the Township and for the purpose of conducting and operating a gas business in the Township subject to the terms and conditions hereinafter provided.

Section 2. Non-Disturbance of Public Travel; Restoration; Construction Maintenance. In laying its pipes, mains and other appurtenances and repairing and maintaining the same, Grantee shall interfere as little as possible with public travel. After opening any portion of the highways, streets, alleys or other public places, Grantee shall within a reasonable time restore the same as nearly as possible to the same condition as existed before opening. While any portion of the highways, streets, alleys or other public place is open, Grantee shall maintain reasonable barriers and lights at night and other warnings to the users of said highways, streets, alleys or other public place.

Section 3. Indemnity. Grantee shall indemnify, save and hold the Township harmless from and against any loss, damage, expense, injury, or death to any person or property, in any way related to the of the laying, constructing, maintenance, and use of said mains, pipes, conduits and other appurtenances, the use of the Township's rights-of-way, conducting business within the Township as permitted herein, or related in any way to this franchise. This Indemnification shall include the payment of the Township's costs of defense including actual attorney fees.

Section 4. Rates Established by Michigan Public Service Commission. The rates to be charged by Grantee and all rules of service shall be those which are established from time to time by the Michigan Public Service Commission or such other body which shall succeed to the jurisdiction, rights, powers and authority of said Commission.

Section 5. Term: Effective Date. The rights granted in this franchise shall continue in full force and effect for a period of thirty (30) years from the effective date thereof. The effective date of this franchise shall be the latter of the date of the acceptance of the franchise by Grantee, which acceptance shall be filed by the Grantee, in writing, within sixty (60) days after the enactment of this ordinance or the day following the date of publication of the ordinance.

Section 6. Franchise Revocable; Irrevocability Upon Approval of Electors.
The franchise herein granted shall be revocable at the will of the governing body of the Township, provided, however, that the same shall become irrevocable if confirmed by a majority of the electors voting upon the question at the next general election or at any special election called for that purpose. Such special election shall be held at the request of said Grantee.

Section 7. Expenses of Election Paid by Grantee. In the event of a special election, the expenses thereof shall be deposited with the Clerk of the Townshipby the Grantee.

Section 2. Publication.
Within seven (7) days of its adoption, this Ordinance or a summary thereof, as required by law, shall be published by the Township Clerk in a newspaper of general circulation in the Township.

Section 3. Effective Date.
This Ordinance shall be effective upon its publication, or a publication of a summary thereof, in a newspaper of general circulation in the Township. The proposed Ordinance is on file in the Office of the Township Clerk at the address set forth below and has also been posted on the Township's Website: www.lake-township.org. The Ordinance will be considered for adoption by the Township Board at its next regular meeting to be held at Lake Charter Township on December 17, 2024, commencing at 7:00 p.m.

Lake Charter Township will provide necessary reasonable auxiliary aids and services, such as signers for the hearing, to individuals with disabilities at the hearing upon three (3) days' notice to the Township Clerk. If you require such aids or services and plan to attend this meeting, please contact the Township.

Miranda Companion, Clerk
Lake Charter Township
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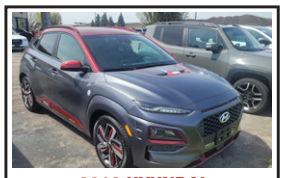

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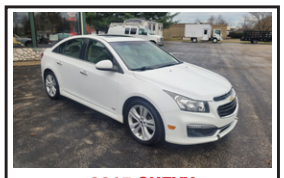
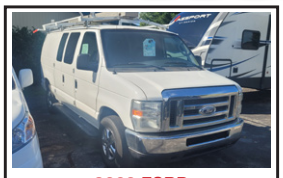


2015 CHEVY CRUZE LTZ
Fully serviced, ready to go through the snow
$6,900



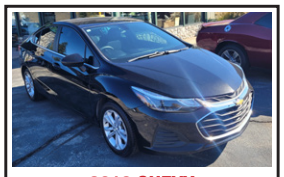
2008 FORD ECONOLINE
Working Special! Cash n Carry!
$6,969

2013 NISSAN LEAF
Go electric!
$7,777

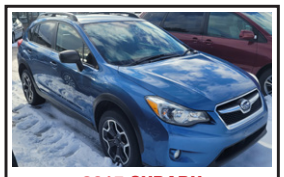
1997 BMW 5 SERIES
Only 72,000 miles
$7,900

TOYOTA SIENNA XLE
Super nice for a low price!
$9,900

2013 FORD FIESTA TITANIUM
Fiesta, Fiesta, Fiesta thats fun to say!
$9,900



2019 CHEVY CRUZE LT
Just in! Fully serviced ready to go
$11,900



2015 SUBARU CROSSTEK XV
Just in! All Wheel Drive, 5 spd, ready for snow!
$11,900

2015 FORD FLEX SEL
Just in! Excellent condition, loaded with luxury, 7 passenger seating
$13,900

2020 MITSUBISHI MIRAGE G4
Super low miles!
$13,900

2018 JEEP COMPASS 4X4
Just in! Getta a deal on a compass without taking it in the ...
$14,900

2015 GMC ACADIA AWD
Just in! Fully serviced, new tires, ready for winter
$14,900

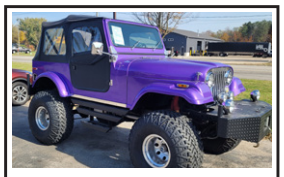
2019 MITSUBISHI OUTLANDER SEL AWD
Super clean for a low price!
$16,900

2020 HYUNDIA IONIQ HYBRID
Wanna get 60 miles a gallon???
$17,900

2013 FORD F-150 SXT
Just in! Super low miles, showroown clean!
$18,900

2017 CHRYSLER 300 C
Mint condition, all the toys, low miles too!
$19,900

2020 KIA STINGER
Just in! It'll energize your dinger!
$19,900



2007 JEEP CJ5
Custom made with350 V8, 37 inch tires, lifted
$20,000

2021 DODGE CHALLENGER SXT
Just in! RED HOT!
$23,900

2021 JEEP RENEGADE LIMITED
Off Lease! One owner, EVERY OPTION with low miles
$23,900

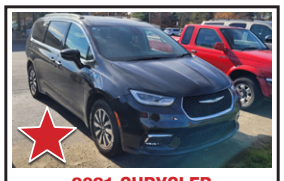
2021 VW ID4
Electric power, electric performance, without a shocking price!
$25,900

2024 HYUNDAI ELANTRA SEL
Just in! Only 2000 miles!
$25,900

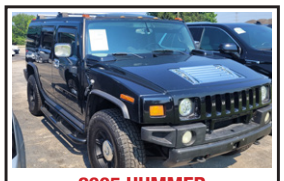
2020 CHEVY TAHOE 4X4
Just in! Save thousands
$26,900

2023 HYUNDAI SONATA
Only 4000 miles, with every option
$26,900

2021 KIA K5 GT LINE
Just in! Every option with extra low miles!
$27,900



2021 CHRYSLER PACIFICA HYBRID TOURING
Just in! Off lease, low miles, these sell fast!
$28,900



2005 HUMMER H2
Very rare, every option with low miles!
$29,900

2021 ALFA ROMEO STELVIO ROSO TI
Just in! Off lease, every option, 26,000 miles, MSRP new $58,835
$29,900

2019 GMC YUKON XL SLT
Just in! Save thousands!
$29,900

2021 RAM 1500 SLT CREW CAB 4X4
HEMI POWER with low miles!
$29,900

2017 FORD F-150 PLATINUM 4X4
Just in! Every option, super low miles!!
$34,900

2022 FORD BRONCO SPORT
Just in! Only 9,000 miles on this moonroofed beauty!
$34,900

2019 RAM PROMASTER 2500
Just in! 42,000 miles!
$34,900

2021 JEEP GRAND CHEROKEE L OVERLAND
Just in! Off lease, over $70,000 new. SAVE
$39,900

2020 JEEP WRANGLER SAHARA
Mint condition, hard to find,matching white top, extra low miles!
$39,900

2020 GMC SIERRA DENALI
Just in! Dominion Deals on Denali's
$44,900

2021 RAM 3500 CHASSIS 4X4
Cumming H.O. Diesel, alisin transmission, dually
$47,900

2021 GMC SIERRA SLE CREW
Duramax with only 9,000 miles!
$48,900

2020 FORD EXPEDITION LIMITED L 4X4
Pano moonroof, power boards plus every option available!
$49,900

2021 CHEVY SILVERADO HIGH COUNTRY 4X4
White pearl paint, every option, save thousands!
$49,900

2023 CHEVY TAHOE PREMIER 4X4
Over $80k new! Save a butt load of $$$
$59,900

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or

5.99% x 72mo PLUS $1,500 BONUS CASH

HYUNDAI 2025 Tucson SEL

0% x 48mo

or

5.99% x 72mo PLUS $1,250 BONUS CASH

HYUNDAI 2025 Santa Fe Limited

2.99% up to 72mo

or

5.99% x 72mo PLUS $3,000 BONUS CASH

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*See dealer for LIMITED WARRANTY details.

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Hyundai Complimentary Maintenance
3 Years Free Maintenance

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*Excludes Hybrids and Elantra N vehicles. Must be tier 1 and finance thru HMFC. Offer good thru 12/31/24

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PRIUS

AVAILABLE ALL-WHEEL DRIVE

$289/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new **2024 PRIUS LE**

2WD Model #1223

$289 Per Mo.[1]

39 Mo. Lease | $3299 Due At Signing

Excludes applicable taxes & fees. No security deposit required.

-or-

2024 MOTORTREND CAR OF THE YEAR®

RAV4

AMERICA'S BEST SELLING SUV![2]

$299/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new **2025 RAV4 LE GAS**

FWD Model #4430

$299 Per Mo.[3]

39 Mo. Lease | $3299 Due At Signing

Excludes applicable taxes & fees. No security deposit required.

-or-

Remaining new '24 & new '25 **RAV4 & RAV4 HYBRID**

excludes RAV4 Prime

4.99% for 60 Mos.[5]

-or- 5.99% APR for 72 Mos.

TACOMA

AMERICA'S BEST SELLING MID-SIZE TRUCK![6]

$279/Mo. 39-Month Low Mileage 10,000 Mile/Year Lease

new **2024 TACOMA SR5 DOUBLE CAB 4X4**

Gas Model #7540

$279 Per Mo.[7]

39 Mo. Lease | $3299 Due At Signing

Excludes applicable taxes & fees. No security deposit required.

-or-

new **2024 TACOMA**

Includes Hybrids! Excludes TRD PRO & Trailhunter

4.99% for 72 Mos.[8] APR Financing

+ $1,000 TFS FINANCE CASH[9]

-or- 3.99% APR for 48 Mos.

Expanded Toyota Military Rebate Program[10] For MILITARY PERSONNEL & THEIR FAMILES **$500** OVER & ABOVE ALL OTHER INCENTIVES!

Ask about the **$500** COLLEGE REBATE PROGRAM[11] OVER & ABOVE ALL OTHER INCENTIVES!

ToyotaCare

Every New Toyota Comes With ToyotaCare.[12]
2-Year No Cost Maintenance Plan.

1. New 2024 Prius LE Model 1223. Lease based on net cap cost of $26,618. Lease end purchase option $19,496.* **2.** 2025 RAV4. Based on manufacturers' sales data for CY 2023. **3.** New 2025 RAV4 LE Front Wheel Drive Gas Model 4430. Lease based on net cap cost of $26,961. Lease end purchase option $19,567.* **4.** Toyota vehicles and components are built using U.S. and globally sourced parts. **5.** Remaining new 2024 and new 2025 RAV4 Gas and Hybrid models (Excludes Prime). 4.99% APR for 60 Months with $18.87 per $1,000 borrowed OR 5.99% APR for 72 Months with $16.57 per $1,000 borrowed.** **6.** Based on manufacturers' sales data from 2005-2023. **7.** New 2024 Tacoma SR5 Double Cab 4x4 Gas Model 7540. Lease based on net cap cost of $37,825. Lease end purchase option $32,872.* **8.** New 2024 Tacoma Gas and Hybrid models (Excludes TRD Pro and Trailhunter). 3.99% APR for 48 Months with $22.57 per $1,000 borrowed OR 4.99% APR for 60 Moths with $18.87 per $1,000 borrowed OR 4.99% APR for 72 Months with $16.10 per $1,000 borrowed.** **9.** $1,000 TFS Standard APR Cash on new 2024 Tacoma Gas and Hybrid models (Excludes TRD Pro & Trailhunter). Subject to approved credit when financed through Toyota Financial Services. APR Cash must be applied to deal. Not all customers will qualify – see dealer for details. **10.** Qualified current, active-duty U. S. Military personnel, inactive reserves, veterans honorably discharged within two calendar years of their service discharge date, retired U. S. Military veteran regardless of date of separation from active service, and a spouse/surviving spouse and dependents of an eligible U. S. military personal (including Gold Star Family Members) are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock (TCUV not eligible). The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program or Lease-End Refinancing Program. See participating dealer or visit toyota.com for complete details. **11.** The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit toyota.com for complete details. **12.** ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first, and 24-hour Roadside Assistance is included for two years, unlimited mileage (NOTE: bZ4X, Mirai, Prius and Prius Prime include enhanced ToyotaCare and/or Roadside Assistance). Roadside assistance limits towing distances and locations and does not include parts and fluids, except emergency fuel delivery for certain vehicles. Excludes rental company fleet sale vehicles. See your Toyota dealer for additional restrictions and exclusions. Valid only in the continental U.S. * NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify – Tier I *PLUS* customers ONLY. Excludes state and local taxes, license, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 32,500 miles at the rate of $0.15 per mile (10K low mileage leases). $350 Disposition Fee is due at lease termination. ** Subject to approved credit thru Toyota Financial Services. Tier 1+ & 1 only. See participating dealer for details. **1, 3, 5, 7, 8, 9, 10, & 11:** Must take retail delivery from remaining new 2024 and new 2025 models in dealer stock while supply lasts between 12/3/24 and 1/6/25. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 1/6/25.

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